


# Touch 1: Welcome & next steps

Sent upon HSA opening


## Non-Simple HSA

**Subject line:** Get to know your new Fidelity HSA  
**Preheader:** Take these next steps on your new account.

[View in your browser](#)



[First Name] [Last Name] [Secure Login](#)



### MANAGING YOUR HEALTH CARE EXPENSES JUST GOT EASIER

Welcome to your new Fidelity HSA®. This health savings account allows you to set aside tax-free<sup>1</sup> money to spend on qualified medical expenses today and save for the future. The money in your HSA is yours to keep and never expires.


Here are some things to keep in mind with your new HSA:

- Check your account balance before you use your Fidelity HSA debit card to ensure that you have enough funds available.
- Download the free Fidelity Health® app to manage your accounts whenever and wherever you want.

[View your HSA](#)

If you need help navigating your new account, call 800-544-3716 to speak with a Fidelity HSA Service Specialist.

Download the free Fidelity Health® app to manage your accounts whenever—and wherever—you want.




[Privacy Policy](#) | [Terms of Use](#)

Investing involves risk, including risk of loss.


## Simple HSA

**Subject line:** Activate your new Fidelity HSA  
**Preheader:** Take these next steps on your new account.

[View in your browser](#)



[First Name] [Last Name] [Secure Login](#)



### MANAGING YOUR HEALTH CARE EXPENSES JUST GOT EASIER

Welcome to your new Fidelity HSA®. This health savings account allows you to set aside tax-free<sup>1</sup> money to spend on qualified medical expenses today and save for the future. The money in your HSA is yours to keep and never expires.

You have one important step left to get full access—activating your account. Activating your HSA is easy and takes less than a minute.

[Activate HSA](#)

Here are some things to keep in mind with your new HSA:


- Check your account balance before you use your Fidelity HSA debit card to ensure that you have enough funds available.
- Download the free Fidelity Health® app to manage your accounts whenever and wherever you want.

If you need help navigating your new account, call 800-544-3716 to speak with a Fidelity HSA Service Specialist.

You can access the agreed-upon Fidelity HSA documents [here](#), which govern the terms of this account, including the FDIC-insured Deposit Sweep Program disclosure document.

Pending activation, your account will be restricted and any contributions to your account will be held in one or more Program Banks assigned to your account.<sup>2</sup> The Program Bank List and information about the FDIC-insured Deposit Sweep Program Bank can be found [here](#). You can view the Program Bank List assigned to your account by logging into your profile page on [Fidelity.com](#).

## Print backup



PO Box 28026  
Albuquerque, NM 87125-8026

### Make the most of your new Fidelity HSA®

<FirstName><LastName> <Date>  
<Address1>  
<Address2>  
<D\_\\Address3>  
<CityStateZip>  
<COUNTRY>


Dear: <FIRST NAME><LAST NAME>

Welcome to your new Fidelity HSA. Your HSA allows you to set aside money to spend on qualified medical expenses today, and to save for the future. The money in your HSA is yours to keep and never expires.

<ACTION REQUIRED: Activate your HSA by logging onto NetBenefits.com> [Simple HSA only]

Here are some things to keep in mind with your new HSA:

- Check your account balance prior to using your Fidelity HSA debit card.
- Consider making your HSA work harder for you by investing the funds in your account. You can even “set it and forget it” by setting up automatic investing, so new contributions are automatically invested in the security of your choice. Any investment growth is tax-free.<sup>1</sup>
- Download the free Fidelity Health® app to manage your accounts whenever – and wherever – you want:



Scan to download app

- <You can access the agreed-upon Fidelity HSA documents, which govern the terms of this account, including the FDIC-insured Deposit Sweep Program Disclosure document, at Fidelity.com/SimpleHSATerms> [Simple HSA only]
- <Pending activation, your account will be restricted and any contributions to your account will be held in one or more Program Banks assigned to your account.⊃> The Program Bank List and information about the FDIC-insured Deposit Sweep Program Bank can be found at Fidelity.com/HSABankList. You can view the Program Bank List assigned to your account by logging into your profile page on Fidelity.com.> [Simple HSA only]

If you need help navigating your new account, call 800-544-3716 to speak with a Fidelity HSA Service Specialist.

Sincerely,  
Fidelity Investments

Investing involves risk, including risk of loss

<sup>1</sup> With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the tax implications of HSAs.  
<sup>2</sup> Fidelity is not responsible for any losses or damages (including, but not limited to, lost opportunities), which may result if an account is restricted or closed.

618404.4.0 Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917 3.XXXXXXXX-LTR100


# Touch 2: Making the most of your HSA

Sent 2 weeks after T1


Simple HSA

**Subject line:** Get more from your Fidelity HSA  
**Preheader:** Be prepared for health care expenses today and in the future.

[View in your browser](#)






[First Name] [Last Name] [Secure Login](#)



## DISCOVER WHAT YOUR HSA CAN DO

You're in control of your HSA—you can change your contribution amount any time throughout the year or even make one-time contributions to help pay for qualified medical expenses.



We can also help you invest all or some of the funds in your account for future medical expenses and more potential savings:

-  **Invest your HSA savings** in mutual funds and other securities such as stocks and bonds, or have Fidelity manage it for you in a Fidelity Go<sup>®</sup> HSA.
-  **Set up automatic investing** so that new contributions are automatically invested in the security of your choice.
-  **Any investment growth is tax-free.\***

**Action required:** You still need to activate your account in order to take advantage of these features and more.

[Activate HSA](#)


Download the free Fidelity Health<sup>®</sup> app to manage your accounts whenever—and wherever—you want.




Non-Simple HSA

**Subject line:** Get more from your Fidelity HSA  
**Preheader:** Be prepared for health care expenses today and in the future.

[View in your browser](#)






[First Name] [Last Name] [Secure Login](#)



## DISCOVER WHAT YOUR HSA CAN DO



You are in control of your HSA—you can change your contribution amount anytime throughout the year or even make one-time contributions to help pay for qualified medical expenses.

We can also help you invest all or some of the funds in your account for future medical expenses and more potential savings:

-  **Invest your HSA savings** in mutual funds and other securities such as stocks and bonds, or have Fidelity manage it for you in a Fidelity Go<sup>®</sup> HSA.
-  **Set up automatic investing** so that new contributions are automatically invested in the security of your choice.
-  **Any investment growth is tax-free.\***

[Learn more](#)

Download the free Fidelity Health<sup>®</sup> app to manage your accounts whenever—and wherever—you want.



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# Touch 3: Transfer of Assets Initiation


Sent 2 weeks after T2


ALL OPTED-IN

**Subject line:** Simplify your HSA savings  
**Preheader:** Consolidate your HSA savings with Fidelity.


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## A SINGLE HSA ACCOUNT CAN BOOST YOUR SAVINGS

 **Do you have an HSA with another provider?** Consolidating your HSAs can boost your savings by reducing account fees and spare you from having to manage multiple accounts.



If you're ready to consolidate your HSAs, it's easy to initiate a transfer request through Fidelity.

[Start here](#)

Consider all your available options and the applicable fees and features of each before moving your assets.

If you have questions or need assistance, please call **800-544-3716** to speak with a Fidelity HSA Service Specialist.

Download the free Fidelity Health\* app to manage your accounts whenever—and wherever—you want.




# Touches 4 & 5: Simple HSA Activation


Sent 4 weeks after T2 & again 4 weeks later if account is not activated

Simple HSA Only

**Subject line:** Action required: Activate your HSA in less than a minute  
**Preheader:** Remove account restrictions by activating your Fidelity HSA.

[View in your browser](#)







[First Name] [Last Name] [Secure Login](#) 

## ACTIVATE YOUR HSA TO GET ALL THE BENEFITS

It's important to activate your Fidelity HSA® to take full advantage of its features and benefits. It's easy—just log in to NetBenefits® and select "Activate HSA" on the home page.

[Activate HSA](#)

Activating your account takes less than a minute, and then you'll be able to:

-  **CHOOSE YOUR BENEFICIARIES**
-  **CHECK YOUR ACCOUNT BALANCE**
-  **UTILIZE TOOLS** to determine how much to contribute
-  **INVEST THE FUNDS** in your HSA for potential tax-free\* growth

If you have questions or need assistance, please call **800-544-3716** to speak with a Fidelity HSA Service Specialist.

Download the free Fidelity Health\* app to manage your accounts whenever—and wherever—you want.

